

In re:  
Richard Scott Morris  
Kristi Morris  
Debtors

Case No. 20-10277-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 17, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Scott Morris, Kristi Morris, 138 Main Street, Pennsburg, PA 18073-1312
14462438	+ CSMC 2019-JR1 Trust, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14452766	+ Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
14830760	+ DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO, c/o, McCabe, Weisberg & Conway, LLC, 1420 Walnut Street, Suite 1501, Philadelphia, PA 19102-4015
14454972	+ DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO, c/o REBECCA ANN SOLARZ, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14452778	+ Reading Health System, PO Box 70894, Philadelphia, PA 19176-5894
14509764	+ Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096
14452790	+ Vnb- Loan Services Inc, 1460 Valley Road, Wayne, NJ 07470-8437

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 18 2025 00:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14465656	Email/PDF: bncnotices@becket-lee.com	Mar 18 2025 01:04:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14452761	+ Email/PDF: bncnotices@becket-lee.com	Mar 18 2025 02:18:31	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14452762	^ MEBN	Mar 18 2025 00:33:12	Arcadia Recovery Bureau, PO Box 6768, Reading, PA 19610-0768
14452764	Email/Text: dltlegal@hab-inc.com	Mar 18 2025 00:42:00	Berkheimer, 50 North Seventh Street, Bangor, PA 18013
14452763	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 18 2025 00:41:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14452765	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:17	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14488159	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 18 2025 00:53:00	CSMC 2019-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14465152	+ Email/PDF: ebn_ais@aisinfo.com	Mar 18 2025 01:43:36	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14470335	Email/PDF: bncnotices@becket-lee.com	Mar 18 2025 01:04:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14452768	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:04	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14452767	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:15	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14485303	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:17	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14452769	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:32	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14452770	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 18 2025 00:42:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14483135	Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2025 01:03:52	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14482365	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 18 2025 00:41:00	Deutsche Bank National Trust Company, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14452771	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 18 2025 00:42:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
14452772	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 18 2025 00:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14483263	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 18 2025 00:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14470183	+ Email/Text: RASEBN@raslg.com	Mar 18 2025 00:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14452773	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 18 2025 01:03:48	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
14452774	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 18 2025 00:41:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14485629	Email/PDF: resurgentbknotifications@resurgent.com	Mar 18 2025 01:03:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14472989	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 18 2025 01:03:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14452775	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 18 2025 01:04:41	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14477994	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2025 02:07:51	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14452777	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2025 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14484893	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2025 00:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14452779	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 18 2025 00:53:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
14452780	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:04:44	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14452781	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:49	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14452782	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:52	Syncb/dump, Po Box 965036, Orlando, FL 32896-5036
14452783	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:03:48	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

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14452784	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:04:42	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
14452785	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:04:41	Syncb/sony Financial S, C/o Po Box 965036, Orlando, FL 32896-0001
14452786	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 01:04:41	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14483930	^ MEBN	Mar 18 2025 00:33:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14487347	+ Email/Text: bncmail@w-legal.com	Mar 18 2025 00:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14452788	+ Email/Text: bncmail@w-legal.com	Mar 18 2025 00:42:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14452789	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2025 01:04:45	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14456533	Email/Text: AKYNAST@VALLEY.COM	Mar 18 2025 00:41:00	Valley National Bank, PO Box 953, Wayne NJ 07474

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14452787		Syncb/walmart
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14467074	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14472160	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14472162	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14452776	##+	Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE CERTIFICATEHOLDERS Et Al... bkgroup@kmlawgroup.com

District/off: 0313-2

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DENISE ELIZABETH CARLON

on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmlawgroup.com

JONATHAN WILKES CHATHAM

on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov

JOSEPH L QUINN

on behalf of Joint Debtor Kristi Morris CourtNotices@rqplaw.com

JOSEPH L QUINN

on behalf of Debtor Richard Scott Morris CourtNotices@rqplaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARISA MYERS COHEN

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE CERTIFICATE  
HOLDERS OF THE SOUNDVIEW HOME LOAN TRUST 2005-DO1 ASSET-BACKED CERTIFICATES, SERIES 2005-DO1  
ecfmail@mwclaw.com, mcohen@mwclaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Richard Scott Morris	)	Case No. 20-10277-djb
aka Scott Morris	)	
	)	
Kristi Morris	)	Chapter: 13
aka Kristi L. Engle	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 17, 2025

For The Court

Timothy B. McGrath  
Clerk of Court